

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Pennsylvania

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/26/08 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George R. Shaver  
4811 Curly Hill Road  
Apt. 1  
Doylestown, PA 18902

Christina Shaver  
4811 Curly Hill Road  
Apt. 1  
Doylestown, PA 18902

Case Number:  
08-16274-elf

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-6943  
xxx-xx-7728

Attorney for Debtor(s) (name and address):

MICHAEL W. GALLAGHER  
628 East Germantown Pike  
Lafayette Hill, PA 19444  
Telephone number: (610) 940-4730

Bankruptcy Trustee (name and address):

BONNIE B. FINKEL  
Bonnie B. Finkel  
P.O. Box 1710  
Cherry Hill, NJ 08034  
Telephone number: 856-216-1278

**Meeting of Creditors**

Date: **November 17, 2008**

Time: **12:00 PM**

Location: **Holiday Inn Select, 3rd Floor Meeting Room, 4700 Street Road, Trevose, PA 19053**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/16/09**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

***Financial Management Training***

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 45 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

900 Market Street  
Suite 400  
Philadelphia, PA 19107  
Telephone number: (215)408-2800

**For the Court:**

Clerk of the Bankruptcy Court:  
Timothy B. McGrath

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 10/21/08



## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# Certificate of Service Page 4 of 5

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Case: 08-16274

User: Lisa  
Form ID: 186NEW

Page 1 of 2  
Total Served: 41

Date Rcvd: Oct 21, 2008

The following entities were served by first class mail on Oct 23, 2008.

db +George R. Shaver, 4811 Curly Hill Road, Apt. 1, Doylestown, PA 18902-9182  
jdb +Christina Shaver, 4811 Curly Hill Road, Apt. 1, Doylestown, PA 18902-9182  
aty +MICHAEL W. GALLAGHER, 628 East Germantown Pike, Lafayette Hill, PA 19444-1810  
tr +BONNIE B. FINKEL, Bonnie B. Finkel, P.O. Box 1710, Cherry Hill, NJ 08034-0091  
smg +City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,  
1515 Arch Street 15th Floor, Philadelphia, PA 19102-1504  
smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,  
Philadelphia, PA 19106-4404  
ust +United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,  
Philadelphia, PA 19107-4405  
11485099 +ACS, P O BOX 151127, Dallas, TX 75315-1127  
11485104 +CBE Group, P.O. Box 2695, Waterloo, IA 50704-2695  
11485105 Citicorp Credit Services Inc., P.O. Box 140516, Toledo, OH 43614-0516  
11485108 +Derrick & Harrison PC, 599 W. State St., Suite 301, Doylestown, PA 18901-2567  
11485109 +Doylestown Emergency Associates, P.O. Box 3013, Wilmington, DE 19804-0013  
11485110 +Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256  
11485111 Experian, P.O. Box 2002, Allen, TX 75013-2002  
11485112 +Farm & Home Oil Company, 210 Levittown Parkway, Levittown, PA 19054-3503  
11485113 +Georges Tool Rental, 3224 Bethlehem Pike, Hatfield, PA 19440-1600  
11485114 +Hollander Law Offices LLC, P.O. Box 105130, Atlanta, GA 30348-5130  
11485115 Innovis Data Solutions, P.O. Box 219217, Houston, TX 77218-9217  
11485116 +Landis Block & Concrete, P.O. Box 64418, Souderton, PA 18964-0418  
11485117 +Mackell Cody Burrows Orthopaedics, 800 West State St., Suite 202, Doylestown, PA 18901-5842  
11485118 +Merrick Bank, P.O. Box 5721, Hicksville, NY 11802-5721  
11485122 PNC Bank NA, P.O. Box 340777, Pittsburg, PA 15230-7777  
11485120 Parlee & Tatem Radiological Assoc., P.O. Box 11328, Lancaster, PA 17605-1328  
11485121 Pennsylvania Department Of Revenue, Department 280946, Attn: Bankruptcy Division,  
Harrisburg, PA 17128-0946  
11485123 +Quakertown National Bank, P.O. Box 9005, Quakertown, PA 18951-9005  
11485124 +Select Financial Services, P.O. Box 1070, Jenkintown, PA 19046-7370  
11485126 +Transunion, P.O. Box 2000, Chester, PA 19022-2002  
11485127 +Verizon, P.O. Box 660748, Dallas, TX 75266-0748  
11485129 Wells Fargo Financial Bank, P.O. Box 98751, Las Vegas, NV 89193-8751

The following entities were served by electronic transmission on Oct 22, 2008.

aty EDI: PHINAMERI.COM Oct 22 2008 05:23:00 ALICE WHITTEN, AmeriCredit Financial Services, Inc.,  
4001 Embarcadero Drive, Arlington, TX 76014  
cr EDI: PHINAMERI.COM Oct 22 2008 05:23:00 AmeriCredit, PO BOX 183853, Arlington, TX 76096  
11485101 EDI: PHINAMERI.COM Oct 22 2008 05:23:00 Americredit, P.O. Box 78143, Phoenix, AZ 85062  
11485100 +Fax: 215-368-6478 Oct 22 2008 08:45:10 American General Finance, Pennwood Plaza,  
1801 N. Broad Street, Lansdale, PA 19446-1141  
11485102 EDI: BANKAMER.COM Oct 22 2008 05:23:00 Bank Of America, P.O. Box 15710,  
Wilmington, DE 19886-5710  
11485103 EDI: CAPITALONE.COM Oct 22 2008 05:23:00 Capital One, P.O. Box 70884,  
Charlotte, NC 28272-0884  
11485106 EDI: RCSDELL.COM Oct 22 2008 05:23:00 Dell Financial Services LP, Payment Processing Center,  
P.O. Box 6403, Carol Stream, IL 60197-6403  
11485107 EDI: IRS.COM Oct 22 2008 05:23:00 Department Of The Treasury, Internal Revenue Service,  
P.O. Box 21126, Philadelphia, PA 19114  
11485119 +EDI: HFC.COM Oct 22 2008 05:23:00 Orchard Bank, HSBC Card Services, P.O. Box 17051,  
Baltimore, MD 21297-1051  
11485125 +EDI: WTRRN BANK.COM Oct 22 2008 05:23:00 Target National Bank, P.O. Box 59317,  
Minneapolis, MN 55459-0317  
11485128 EDI: PROVID.COM Oct 22 2008 05:23:00 Washington Mutual Card Services, P.O. Box 660487,  
Dallas, TX 75266-0487  
11485129 EDI: WFFC.COM Oct 22 2008 05:23:00 Wells Fargo Financial Bank, P.O. Box 98751,  
Las Vegas, NV 89193-8751

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-2  
Case: 08-16274

User: Lisa  
Form ID: 186NEW

Page 2 of 2  
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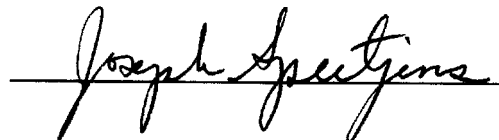
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.